

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

KAREN E. BEZNER, ESQ.
567 Park Avenue, Suite 103
Scotch Plains, New Jersey 07076
(908) 322-8484
Attorney for Karen E. Bezner, Trustee

Karen E. Bezner
KB 5770

In Re:
MICHAEL and DAPHNE RAMOS,



Order Filed on July 19, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-17748
Chapter: 7
Judge: KCF

**ORDER AUTHORIZING RETENTION OF
COUNSEL TO THE TRUSTEE**

The relief set forth on the following page is **ORDERED**.

DATED: July 19, 2019

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson", is written over a horizontal line.
Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

Upon the applicant's request for authorization to retain Karen E. Bezner, Esq.
as Counsel to the Trustee, it is hereby ORDERED:

1. The applicant is authorized to retain the above party in the professional capacity noted.
The professional's address is: 567 Park Avenue, Suite 103
Scotch Plains, New Jersey 07076

2. Compensation will be paid in such amounts as may be allowed by the Court on proper application(s).
3. If the professional requested a waiver as noted below, it is ☐ Granted ☐ Denied.
☐ Waiver, under D.N.J. LBR 2014-2(b), of the requirements of D.N.J. LBR 2016-1.
☐ Waiver, under D.N.J. LBR 2014-3, of the requirements of D.N.J. LBR 2016-1 in a chapter 13 case. Payment to the professional may only be made after satisfactory completion of services.
4. The effective date of retention is the date the application was filed with the Court.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Michael Ramos
Daphne Y. Ramos
Debtors

Case No. 19-17748-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2019.
db/jdb +Michael Ramos, Daphne Y. Ramos, 11 Center Street, Eatontown, NJ 07724-1703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2019 at the address(es) listed below:

John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Jonathan Goldsmith Cohen on behalf of Creditor Jonathan Goldsmith Cohen imclawgroupecf@gmail.com; g.jr77824@notify.bestcase.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com
Kevin Gordon McDonald on behalf of Creditor USB Leasing LT kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov
Michael R. DuPont on behalf of Creditor Community Financial Services Federal Credit Union dupont@redbanklaw.com, dana@redbanklaw.com
Richard Gerbino on behalf of Plaintiff TD Auto Finance LLC rgerbino@schillerknapp.com, Tshariff@schillerknapp.com; KCollins@schillerknapp.com; Ahight@schillerknapp.com
Robert Davidow on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC. nj.bkecf@fedphe.com
Roger Chavez on behalf of Joint Debtor Daphne Y. Ramos rchavez01@aol.com, rchavez@chavezlegal.com
Roger Chavez on behalf of Debtor Michael Ramos rchavez01@aol.com, rchavez@chavezlegal.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13